### Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 1 of 57

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS		
Case number (if known)	Chapter you are filing under:	
	☐ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	■ Chapter 13	☐ Check if this an amended filing

## Official Form 101

## Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself			
		About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name			
	Write the name that is on	Domonique		
	your government-issued picture identification (for example, your driver's	First name		First name
	license or passport).	Middle name	_	Middle name
	Bring your picture	Bennett		
	identification to your meeting with the trustee.	Last name and Suffix (Sr., Jr., II, III)		Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	•		
	Include your married or maiden names.			
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9091		

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 2 of 57

Debtor 1 **Domonique Bennett** 

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	I have not used any business name or EINs.  Business name(s)	☐ I have not used any business name or EINs.  Business name(s)  EINs
		EINS	EIIVS
5.	Where you live	3510 W 71st PI	If Debtor 2 lives at a different address:
		Chicago, IL 60629  Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code
		Cook County	County
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code
6.	Why you are choosing this district to file for	Check one:	Check one:
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 3 of 57

Debtor 1 **Domonique Bennett** 

Case number (if known)

ar	Tell the Court About	Your Ba	nkruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are			orief description of eac go to the top of page			S.C. § 342(b) for Individu	uals Filing for Bankruptcy
	choosing to file under	☐ Cha	apter 7					
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		■ Cha	apter 13					
3.	How you will pay the fee	a	about how your order. If your	pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with printed address.				
				the fee in installme		this option, sign	n and attach the Applica	ation for Individuals to Pay
			request tha	t my fee be waived (	You may request			oter 7. By law, a judge may,
		a	applies to you	ur family size and you	are unable to pay	the fee in instal		of the official poverty line that this option, you must fill out your petition.
<b>)</b> .	Have you filed for bankruptcy within the	□ No.						
	last 8 years?	Yes	•					
			District	NDIL Ch 7	When	9/02/14	Case number	14-32134
			District		When		Case number	
			District		When		Case number	
0.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes						
	annate:		Debtor				Relationship to v	/OU
			District		When		Case number, if	
			Debtor				Relationship to v	
			District		When		Case number, if	
11	Do you rent your		Go to li	ine 12				
•••	residence?	■ No.						
		☐ Yes	-		an eviction judgme	ent against you a	and do you want to stay	in your residence?
				No. Go to line 12.				
				Yes. Fill out <i>Initial Sta</i> bankruptcy petition.	atement About an	Eviction Judgm	ent Against You (Form	101A) and file it with this

Document Page 4 of 57 Case number (if known) Debtor 1 **Domonique Bennett** Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. of any full- or part-time Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11.

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

No.

I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ■ No.

I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes.

#### Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

☐ Yes.

What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 5 of 57

Debtor 1 **Domonique Bennett** 

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 57 Document Case number (if known) Debtor 1 **Domonique Bennett Answer These Questions for Reporting Purposes** Part 6: 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." you have? ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses ☐ Yes. after any exempt are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ☐ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do 1-49 **1**,000-5,000 **1** 25,001-50,000 you estimate that you **5001-10,000 5**0,001-100,000 **50-99** owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 **200-999** How much do you **\$0 - \$50,000** □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million 20. How much do you □ \$1,000,001 - \$10 million ■ \$0 - \$50.000 □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Part 7: Sign Below For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11. United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Domonique Bennett Signature of Debtor 2 **Domonique Bennett** Signature of Debtor 1 Executed on November 16, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Debtor 1 Domonique Bennett Document Page 7 of 57

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Julie Gleas	son	Date	November 16, 2016	
Signature of Atto	rney for Debtor		MM / DD / YYYY	
Julie Gleason				
Printed name				
Gleason & Gle	eason			
Firm name				
77 W Washing	gton, Ste 1218			
Chicago, IL 60	0602			
Number, Street, City,	State & ZIP Code			
Contact phone(3	12) 578-9530	Email address	troy@chicagobk.com	
6273536				
Bar number & State			<del></del>	

		Docume	eni Pade 8 di 5	
Fill in this infor	mation to identify your	case:		
Debtor 1	Domonique Benn	ett		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is an amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

•			
Par	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	141,754.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	23,121.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	164,875.00
Par	t 2: Summarize Your Liabilities		
			<b>abilities</b> t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	154,905.92
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	20,803.00
	Your total liabilities	\$	175,708.92
Par	t3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,247.29
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	3,287.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  ☐ No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ır other scl	hedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	a personal	family, or

Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Entered 11/16/16 13:41:56 Case 16-36519 Filed 11/16/16 Desc Main Doc 1 Document

Page 9 of 57 Case number (if known) Debtor 1 Domonique Bennett

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; <b>OR</b> , Form 122B Line 11; <b>OR</b> , Form 122C-1 Line 14.	\$_	5,122.43

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total cl	aim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	8,020.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	8,020.00

	Case	16-3651	9 Doc 1	Filed 11/16/1 Document	6 Entered 11/16/2 Page 10 of 57	16 13:41	:56 Des	sc Main
Fill	in this informati	on to identify	your case and th		FAUE 10 01 37			
Deb		Domonique		N				
	otor 2	First Name First Name		e Name e Name	Last Name  Last Name			
Unit	ed States Bankru	uptcy Court for	the: NORTHER	N DISTRICT OF ILI	LINOIS			
	e number				_			☐ Check if this is an amended filing
SC n eac hink nfori	it fits best. Be as mation. If more sp ver every question	A/B: Pi rately list and d complete and a ace is needed,	roperty escribe items. List accurate as possib attach a separate s	e. If two married peo heet to this form. On	f an asset fits in more than on ple are filing together, both are the top of any additional page: Own or Have an Interest In	e equally resp	onsible for sup	plying correct
_	No. Go to Part 2. Yes. Where is the	property?						
1.1								
	3510 W 71st Street address, if ava		scription	Single-famil Duplex or m	rty? Check all that apply y home sulti-unit building Im or cooperative	the amoun	t of any secured	ms or exemptions. Put claims on Schedule D: s Secured by Property.
			60629-0000 ZIP Code	☐ Single-famil ☐ Duplex or m ☐ Condominiu	y home nulti-unit building on or cooperative ed or mobile home	Current va entire prop \$14 Describe t (such as fe	t of any secured Who Have Claim ulue of the perty?  41,754.00 he nature of yo	claims on Schedule D:

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$141,754.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

■ No

Case 16-36519

Doc 1

Filed 11/16/16

Entered 11/16/16 13:41:56

Desc Main

page 2

	1	7.2.	Savin	gs Account w/	\$1.00
	1	7.1. Checkir	ng US Ba	nk	\$100.00
□ No ■ Yes				on name:	
•			ancial accounts; certificate accounts with the same	es of deposit; shares in credit unions, bro	kerage houses, and other similar
				Cash on F	land \$10.00
☐ No			in your home, in a safe o	deposit box, and on hand when you file yo	our petition
Do you ow	vn or have any legal	or equitable in	nterest in any of the fol	lowing?	Current value of the portion you own? Do not deduct secured claims or exemptions.
	scribe Your Financial				
15. Add t	he dollar value of a	II of your entrie	es from Part 3, includin	g any entries for pages you have attac	hed \$2,710.00
■ No	her personal and ho		s you did not already lis	st, including any health aids you did no	et list
Examp ■ No	rm animals  oles: Dogs, cats, birds  Describe	s, horses			
	М	isc. Costume	e Jewelry		\$1,200.00
□ No		y, costume jewe	elry, engagement rings, v	wedding rings, heirloom jewelry, watches,	gems, gold, silver
	U	sed Clothing			\$200.00
□ No		s, furs, leather c	coats, designer wear, sh	oes, accessories	
■ No □ Yes.	Describe				
10. <b>Firearn</b> <i>Examp</i>		otguns, ammun	nition, and related equipr	nent	
	Describe				
Debtor 1	Case 16-365  Domonique Ber		1 Filed 11/16/2 Document	16 Entered 11/16/16 13:4: Page 12 of 57 Case number (iii	1:56 Desc Main

Official Form 106A/B

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Page 13 of 57

Case number (if known) Document Debtor 1 **Domonique Bennett** 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No Institution or issuer name: ☐ Yes..... 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans □ No Yes. List each account separately. Type of account: Institution name: 401(k) w/ Current Employer - 100% Exempt \$5,000,00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others ■ No Institution name or individual: ☐ Yes. ..... 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No Issuer name and description. ☐ Yes..... 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ■ No

Official Form 106A/B Schedule A/B: Property page 4

☐ Yes. Give specific information about them...

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

	Case 16-36519	Doc 1	Filed 11/16/16 Document	Entered 11/10 Page 14 of 57	6/16 13:41:56	Desc Main
Debtor 1	Domonique Bennett		Document		Case number (if known)	
28. <b>Tax re</b>	efunds owed to you					
■ Yes	. Give specific information abo	out them, incl	uding whether you alre	ady filed the returns an	d the tax years	
					]	
		Estin	nated 2016 Tax Refu	und		\$3,000.00
■ No	y support  nples: Past due or lump sum a  . Give specific information		sal support, child suppo	ort, maintenance, divord	ce settlement, property	settlement
Exan	amounts someone owes youngles: Unpaid wages, disability benefits; unpaid loans you.	y insurance p		efits, sick pay, vacation	pay, workers' comper	nsation, Social Security
<i>Exan</i> □ No	ests in insurance policies apples: Health, disability, or life			HSA); credit, homeown	er's, or renter's insuran	nce
■ Yes	s. Name the insurance compar Comp	ny of each po eany name:	licy and list its value.	Beneficiar	y:	Surrender or refund value:
		Life Insura - No CSV	ance Policy w/State	Brother		\$0.00
If you some	nterest in property that is du are the beneficiary of a living one has died.  Give specific information				currently entitled to rece	eive property because
Exan ■ No	as against third parties, whe				or payment	
⊔ Yes	. Describe each claim					
	contingent and unliquidate	d claims of e	every nature, including	g counterclaims of the	e debtor and rights to	set off claims
■ No □ Yes	. Describe each claim					
35. <b>Any</b> fi ■ No	inancial assets you did not a	already list				
36. <b>Add</b>	the dollar value of all of you Part 4. Write that number he					\$8,111.00
Part 5: D	escribe Any Business-Related F	Property You (	Own or Have an Interest I	n. List any real estate in	Part 1.	
	own or have any legal or equit			<u>=</u>		
	own or have any legal or equita So to Part 6.	avie iiiteiest II	i any business-related p	roperty:		
☐ Yes.	Go to line 38.					

Official Form 106A/B Schedule A/B: Property page 5

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Page 15 of 57

Case number (if known) Document Debtor 1 **Domonique Bennett** Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here ..... \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$141,754.00 Part 2: Total vehicles, line 5 \$12,300.00 57. Part 3: Total personal and household items, line 15 \$2,710.00 Part 4: Total financial assets, line 36 \$8,111.00 59. Part 5: Total business-related property, line 45 \$0.00 Part 6: Total farm- and fishing-related property, line 52 60. \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$23,121.00 Copy personal property total \$23,121.00

Official Form 106A/B Schedule A/B: Property page 6

63. Total of all property on Schedule A/B. Add line 55 + line 62

\$164,875.00

			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Domonique Benn	nett		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is a amended filing

## Official Form 106C

## Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exe	mpt
--	-----

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
3510 W 71st Pl Chicago, IL 60629 Cook County	\$141,754.00	-	\$15,000.00	735 ILCS 5/12-901
Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2014 Chevy Malibu 63000 miles	\$12,300.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Misc. Household Goods (bedroom furniture, kitchen appliances, tables,	\$1,000.00		\$500.00	735 ILCS 5/12-1001(b)
chairs, sofas, etc.) Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit	
Misc. Consumer Electronics (Including TV's, Phones, Computers,	\$300.00		\$300.00	735 ILCS 5/12-1001(b)
Games, Video Players) Line from Schedule A/B: 7.1			100% of fair market value, up to any applicable statutory limit	
Books, Pictures, Videos, and DVDs Line from Schedule A/B: 8.1	\$10.00		100%	735 ILCS 5/12-1001(a)
Ellio Irom Goriodalo 70B. Gri			100% of fair market value, up to any applicable statutory limit	

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 17 of 57
Case number (if known)

riof description of the property and line				
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
Jsed Clothing Line from Schedule A/B: 11.1	\$200.00		100%	735 ILCS 5/12-1001(a)
			100% of fair market value, up to any applicable statutory limit	
Misc. Costume Jewelry ine from Schedule A/B: 12.1	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(b)
			100% of fair market value, up to any applicable statutory limit	
Cash on Hand ine from Schedule A/B: 16.1	\$10.00		\$0.00	735 ILCS 5/12-1001(b)
and from Goriedate A.E. 19.1			100% of fair market value, up to any applicable statutory limit	
Checking: US Bank ine from Schedule A/B: 17.1	\$100.00		\$0.00	735 ILCS 5/12-1001(b)
ane nom schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
Savings Account w/	\$1.00	•	\$0.00	735 ILCS 5/12-1001(b)
and from Governo V.E			100% of fair market value, up to any applicable statutory limit	
101(k) w/ Current Employer - 100% Exempt	\$5,000.00		100%	735 ILCS 5/12-704
ine from Schedule A/B: 21.1			100% of fair market value, up to any applicable statutory limit	
Estimated 2016 Tax Refund ine from Schedule A/B: 28.1	\$3,000.00		\$2,000.00	735 ILCS 5/12-1001(b)
ane nom schedule A/B. 20.1			100% of fair market value, up to any applicable statutory limit	
Estimated 2016 Tax Refund	\$3,000.00		\$1,000.00	735 ILCS 5/12-1001(g)(1)
and none conodulo / v.b. zori			100% of fair market value, up to any applicable statutory limit	

		Document	Page 18	of 57		
Fill in this information to ident	tify your ca	se:				
Debtor 1 <b>Domoniqu</b>	ue Bennet	t				
First Name		Middle Name	Last Name			
Debtor 2		ACT III AT				
(Spouse if, filing) First Name		Middle Name	Last Name			
United States Bankruptcy Court	for the:	NORTHERN DISTRICT OF	ILLINOIS		-	
Case number						
(if known)					☐ Check	if this is an
						ded filing
Official Form 106D						
Schedule D: Credi	tors W	ho Have Claims	s Secured	by Propert	V	12/15
Be as complete and accurate as po is needed, copy the Additional Page						
number (if known).						
1. Do any creditors have claims sec	cured by you	r property?				
☐ No. Check this box and s	ubmit this fo	orm to the court with your oth	ner schedules. Yo	ou have nothing else t	o report on this form.	
Yes. Fill in all of the inform	mation belov	W.				
Part 1: List All Secured Clai	ims					
2. List all secured claims. If a credi		than one secured claim, list the	creditor separately	Column A	Column B	Column C
for each claim. If more than one creditor has much as possible, list the claims in alphabetic		rticular claim, list the other credi	itors in Part 2. As	Amount of claim	Value of collateral	Unsecured
		cal order according to the creditor's name.		Do not deduct the value of collateral.	that supports this claim	portion If any
2.1 Gm Financial	Des	scribe the property that secure	es the claim:	\$21,556.00	\$12,300.00	\$9,256.00
Creditor's Name		14 Chevy Malibu 63000		<del></del>		
		ADA Í				
	Δς	of the date you file, the claim	is: Check all that			
Po Box 181145	арр	ly.	io. Oncor all that			
Arlington, TX 76096		Contingent				
Number, Street, City, State & Zip Co		Unliquidated				
Who owes the debt? Check one.		Disputed ture of lien. Check all that appl	lv			
_	_	An agreement you made (such	•	urod		
Debtor 1 only		car loan)	as mortgage or sect	urea		
Debtor 2 only		Otatista a line (assalt and tassiline s				
☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and ar		Statutory lien (such as tax lien, I Judgment lien from a lawsuit	mechanic's lien)			
Check if this claim relates to a	_	Other (including a right to offset	1			
community debt	_	Other (moldaling a right to onset				
0	.1					
Opene 01/15						
Active						
Date debt was incurred 7/07/16	6	Last 4 digits of account nu	<sub>umber</sub> 5428			
			<u> </u>			
2.2 US Bank	Des	scribe the property that secure	es the claim:	\$133,349.92	\$141,754.00	\$0.00
Creditor's Name	35	10 W 71st PI Chicago, I	L 60629			
	Co	ook County				
Bankruptcy/Recovery	As	of the date you file, the claim	is: Check all that			
PO Box 5229	арр	ly.				
Cincinnati, OH 45201		Contingent				
Number, Street, City, State & Zip Co		Unliquidated				
Who owes the debt? Check one.		Disputed ture of lien. Check all that appl	lv			
_		An agreement you made (such		ured		
Debtor 1 only		car loan)	ao mongage or sec	uiou		
☐ Debtor 2 only ☐ Debtor 1 and Debtor 2 only	П	Statutory lien (such as tax lien,	mechanic's lion			
At least one of the debtors and ar		Judgment lien from a lawsuit	modianio s lienj			
	<b>—</b>	goo nom a lawoult				

## Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 19 of 57

Debtor 1	Domonique Benn	ett		Case number (if know)
	First Name	Middle Name	Last Name	
	if this claim relates to a nunity debt	•	Other (including a right to offset)	First Mortgage
Date debt	was incurred		Last 4 digits of account nun	
Add the	dollar value of your ent	ries in Colur	nn A on this page. Write that nur	nber here: \$154,905.92
	the last page of your fo at number here:	rm, add the	dollar value totals from all pages	\$154,905.92

### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	0000 10 00010	Document	Page 20 of 57	JCSO Main
Fill in this in	formation to identify your			
Debtor 1	Domonique Benn	nett		
Dobtor 1	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the:	NORTHERN DISTRICT OF ILI	LINOIS	
Case number	r			
(if known)				☐ Check if this is an
				amended filing
Official Fo	orm 106E/F			
		/ho Have Unsecured	Claims	12/15
			Y claims and Part 2 for creditors with NONPRIORITY	
Schedule D: Cr left. Attach the	editors Who Have Claims Sec	cured by Property. If more space is	Oo not include any creditors with partially secured claneeded, copy the Part you need, fill it out, number the port in a Part, do not file that Part. On the top of any	e entries in the boxes on the
Part 1: Lis	st All of Your PRIORITY Ur	nsecured Claims		
1. Do any cre	editors have priority unsecure	ed claims against you?		
No. Go	to Part 2.			
☐ Yes.				
Part 2: Lis	st All of Your NONPRIORIT	TY Unsecured Claims		
3. Do any cre	editors have nonpriority unsec	cured claims against you?		
☐ No. Yo	u have nothing to report in this p	part. Submit this form to the court with	your other schedules.	
■ Yes.				
unsecured	claim, list the creditor separatel	y for each claim. For each claim listed	ne creditor who holds each claim. If a creditor has mor d, identify what type of claim it is. Do not list claims alread have more than three nonpriority unsecured claims fill out.	dy included in Part 1. If more
				Total claim
4.1 <b>ADT</b>		Last 4 digits of acc	ount number	\$900.00
	riority Creditor's Name			
_	Box 371490	When was the debt	incurred?	
	sburgh, PA 15250 er Street City State Zlp Code	As of the date you	file, the claim is: Check all that apply	
	incurred the debt? Check one.	The extense date year.		
■ De	ebtor 1 only	☐ Contingent		
	ebtor 2 only	☐ Unliquidated		
_	ebtor 1 and Debtor 2 only	☐ Disputed		
	least one of the debtors and an	T (NONDRIOR	RITY unsecured claim:	
	neck if this claim is for a com			
debt	I the claim is for a comi	<u> </u>	ng out of a separation agreement or divorce that you did	not
Is the	claim subject to offset?	report as priority clai	ims	
■ No	)	☐ Debts to pension	or profit-sharing plans, and other similar debts	
☐ Ye	es	Other. Specify		
		<del>-</del>		

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 21 of 57
Case number (if know)

Debtor	1 Domonique Bennett	Case number (if know)	
4.2	Bank of America	Last 4 digits of account number	\$400.00
	Nonpriority Creditor's Name PO Box 15168	When was the debt incurred?	
	Wilmington, DE 19850  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	The state of the s	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	□ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
		□ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.3	Check N Go	Last 4 digits of account number	\$930.00
	Nonpriority Creditor's Name	Without was the debt in source dO	
	5160 S Pulaski Chicago, IL 60632	When was the debt incurred?	
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	■ Debtor 1 only	☐ Contingent	
	☐ Debtor 2 only	☐ Unliquidated	
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	_	☐ Debts to pension or profit-sharing plans, and other similar debts	
	■ No		
	☐ Yes	Other. Specify	
4.4	City of Chicago	Last 4 digits of account number	\$2,808.00
	Nonpriority Creditor's Name Attn: Bankruptcy/Parking tickets 121 N LaSalle BSMT 107	When was the debt incurred?	
	Chicago, IL 60602  Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.	,	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	No	Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Parking Tickets	

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 22 of 57
Case number (if know)

Debioi	Domonique Bennett		Case Humber (II know)				
4.5	Cook County Hospital	Last 4 digits of account number		\$1,250.00			
	Nonpriority Creditor's Name 25706 Network PI Chicago, IL 60673	When was the debt incurred?	When was the debt incurred?				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.		,				
	■ Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	☐ Student loans					
	debt	Obligations arising out of a sepa	ration agreement or divorce that you did not				
	Is the claim subject to offset?	report as priority claims					
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts				
	Yes	Other. Specify					
4.6	Dept Of Education/neln	Last 4 digits of account number	1692	\$3,272.00			
	Nonpriority Creditor's Name		Omenad 40/42 Least Active				
	3015 Parker Rd	When was the debt incurred?	Opened 10/13 Last Active 3/18/16				
	Aurora, CO 80014	When was the dest mounted.	3/10/10				
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.						
	■ Debtor 1 only	Contingent					
	☐ Debtor 2 only	Unliquidated					
	☐ Debtor 1 and Debtor 2 only	Disputed					
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:				
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not				
	No	Debts to pension or profit-sharin	a plane, and other similar debts				
		_	g plans, and other similar debts				
	Yes	Other. Specify					
		Educationa	ll				
4.7	Dept Of Education/neln	Last 4 digits of account number	9899	\$1,855.00			
	Nonpriority Creditor's Name		Opened 11/12 Last Active				
	3015 Parker Rd	When was the debt incurred?	8/31/16				
	Aurora, CO 80014	_					
	Number Street City State Zlp Code	As of the date you file, the claim	s: Check all that apply				
	Who incurred the debt? Check one.	Пол					
	Debtor 1 only	☐ Contingent					
	Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed	d alaim.				
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	J Claiii.				
	☐ Check if this claim is for a community	Student loans					
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims					
	No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify	5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5, 5				
	<b>□</b> 162	Educationa					
		Euucationa	II.				

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 23 of 57

Debtor 1 Domonique Bennett Case number (if know) 4.8 Dept Of Education/neln Last 4 digits of account number 0599 \$1.696.00 Nonpriority Creditor's Name Opened 03/13 Last Active 3015 Parker Rd When was the debt incurred? 8/31/16 Aurora, CO 80014 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ☐ Other. Specify **Educational** 4.9 **First Premier Bank** Last 4 digits of account number \$549.00 2255 Nonpriority Creditor's Name Opened 02/15 Last Active 601 S Minnesota Ave When was the debt incurred? 3/03/16 Sioux Falls, SD 57104 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No  $\square$  Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4 1 **Governors State University** \$1.00 Last 4 digits of account number Nonpriority Creditor's Name **University Accounting Service** When was the debt incurred? 1 University Pkwy University Park, IL 60484 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 24 of 57
Case number (if know)

Debtor	1 Domonique Bennett	Case number (if know)	
4.1			
1	Illinois Dept of Employment Securit	Last 4 digits of account number	\$0.00
	Nonpriority Creditor's Name  Bankruptcy Unit Collection  Subdivis	When was the debt incurred?	
	33 S State St 10th Floor Chicago, IL 60603		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply	
	Who incurred the debt? Check one.		
	Debtor 1 only	Contingent	
	Debtor 2 only	Unliquidated	
	☐ Debtor 1 and Debtor 2 only	Disputed	
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify Notice Only	
4.1			4000.00
2	Illinois Tollway Authority	Last 4 digits of account number	\$300.00
	Nonpriority Creditor's Name Attn: Legal Dept	When was the debt incurred?	
	2700 Ogden Ave.		
	Downers Grove, IL 60515		
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
		☐ Unliquidated	
	Debtor 2 only		
	Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured claim:	
	At least one of the debtors and another	☐ Student loans	
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	lacksquare Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other. Specify	
4.1			<b>*</b> • • • • • • • • • • • • • • • • • • •
3	Mercy Hospital & Medical Center	Last 4 digits of account number	\$1,250.00
	Nonpriority Creditor's Name 2525 S Michigan Ave Chicago, IL 60616	When was the debt incurred?	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
	■ Debtor 1 only	☐ Contingent	
	Debtor 2 only	☐ Unliquidated	
	Debtor 1 and Debtor 2 only	☐ Disputed	
	At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
	☐ Check if this claim is for a community	☐ Student loans	
	debt	☐ Obligations arising out of a separation agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	
	■ No	$\square$ Debts to pension or profit-sharing plans, and other similar debts	
	Yes	Other Specify Medical / Dental Bill	

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 25 of 57
Case number (if know)

Debtor	1 Domonique Bennett		Case number (if know)					
4.1	Merrick Bank	Last 4 digits of account number	8164	\$780.00				
	Nonpriority Creditor's Name	_						
	Po Box 9201 Old Bethpage, NY 11804	When was the debt incurred?	Opened 02/15 Last Active 9/03/15					
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:					
	☐ Check if this claim is for a community	☐ Student loans						
	debt Is the claim subject to offset?	Obligations arising out of a separeport as priority claims						
	No	Debts to pension or profit-sharing						
	Yes	Other. Specify Credit Card						
4.1 5	Nelnet Lns	Last 4 digits of account number	3699	\$747.00				
	Nonpriority Creditor's Name Po Box 1649	When was the debt incurred?	Opened 02/06 Last Active 3/11/15					
	Denver, CO 80201	_						
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply					
	Who incurred the debt? Check one.	☐ Contingent						
	Debtor 1 only	☐ Unliquidated						
	Debtor 2 only	☐ Disputed						
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured						
	At least one of the debtors and another	■ Student loans						
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims						
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts					
	☐ Yes	☐ Other. Specify						
		Educationa	al					
4.1 6	Nelnet Lns	Last 4 digits of account number	3599	\$450.00				
	Nonpriority Creditor's Name Po Box 1649 Denver, CO 80201	When was the debt incurred?	Opened 02/06 Last Active 3/11/15					
	Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply					
	■ Debtor 1 only	☐ Contingent						
	☐ Debtor 2 only	☐ Unliquidated						
	☐ Debtor 1 and Debtor 2 only	☐ Disputed						
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured						
	☐ Check if this claim is for a community	Student loans						
	debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims						
	■ No	lacktriangle Debts to pension or profit-sharing plans, and other similar debts						
	Yes	Other. Specify						
		Educationa	al en					

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 26 of 57
Case number (if know)

Domonique Bennett	Case number (ii know)	
Northwest Collectors	Last 4 digits of account number 7517	\$115.00
Nonpriority Creditor's Name 3601 Algonquin Rd Ste 23	When was the debt incurred? Opened 06/16	
Rolling Meadows, IL 60008  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
■ Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	□ Disputed	
☐ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
☐ Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	☐ Debts to pension or profit-sharing plans, and other similar debts	
Yes	Collection Attorney Radiological Physicians Ltd.	
University of Illinois Medical Ctr	Last 4 digits of account number	\$1,250.00
Nonpriority Creditor's Name Patient Accounts PO Box 12199	When was the debt incurred?	
Chicago, IL 60612  Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
Check if this claim is for a community	☐ Student loans	
debt Is the claim subject to offset?	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
Yes	Other. Specify	
.1 Village of Lombard	Last 4 digits of account number	\$1,000.00
Nonpriority Creditor's Name 255 E Wilson AVe Lombard, IL 60148	When was the debt incurred?	
Number Street City State Zlp Code Who incurred the debt? Check one.	As of the date you file, the claim is: Check all that apply	
Debtor 1 only	☐ Contingent	
Debtor 2 only	☐ Unliquidated	
☐ Debtor 1 and Debtor 2 only	☐ Disputed	
$\square$ At least one of the debtors and another	Type of NONPRIORITY unsecured claim:	
$\square$ Check if this claim is for a community debt	☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not	
Is the claim subject to offset?	report as priority claims	
■ No	Debts to pension or profit-sharing plans, and other similar debts	
☐ Yes	Other, Specify	

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 27 of 57
Case number (if know)

Debioi i	Domonic	que benneu		Case	iuiiibei (ii	KIIOW)				
4.2	West Subu	ırban Medical Center	Last 4 digits of account number	er				\$1,250.00		
	Nonpriority Cre PO Box 83		When was the debt incurred?							
		m, AL 35283-0913								
		t City State Zlp Code the debt? Check one.	As of the date you file, the claim is: Check all that apply							
1	Debtor 1 or	nly	☐ Contingent							
1	Debtor 2 or	nly	☐ Unliquidated							
1	Debtor 1 aı	nd Debtor 2 only	☐ Disputed							
1	At least on	e of the debtors and another	Type of NONPRIORITY unsecu	red claim:						
1	☐ Check if th	nis claim is for a community	☐ Student loans							
•	debt	ubject to offset?	Obligations arising out of a sereport as priority claims	eparation ag	reement o	r divorce that you did no	ot			
	■ No		☐ Debts to pension or profit-sha	aring plans,	and other s	similar debts				
I	☐ Yes		Other. Specify				_			
Part 3:	List Other	rs to Be Notified About a De	bt That You Already Listed							
i. Use this is trying have m	s page only if g to collect fr ore than one	you have others to be notified a	about your bankruptcy, for a debt that omeone else, list the original creditor at you listed in Parts 1 or 2, list the ac	r in Parts 1	or 2, then	list the collection age	ncy here. Si	milarly, if you		
Name and Address  Arnold Scott Harris				on which entry in Part 1 or Part 2 did you list the original creditor?  ine 4.4 of (Check one):  Description:  Part 1: Creditors with Priority Unsecured Claims						
111 W. Jackson Ste 400			Line 4.4 of (Check one):							
Chicago, IL 60604				■ Part 2:	Creditors w	vith Nonpriority Unsecur	red Claims			
			Last 4 digits of account number							
	d Address		On which entry in Part 1 or Part 2 did y	ou list the o	riginal cred	ditor?				
		ount Mgmt	Line <u>4.12</u> of ( <i>Check one</i> ):			vith Priority Unsecured (				
PO Box	ankruptcy x 391			Part 2:	Creditors v	vith Nonpriority Unsecur	red Claims			
	kee, WI 53	201								
			Last 4 digits of account number							
Name and	d Address		On which entry in Part 1 or Part 2 did y	ou list the o	riginal cred	ditor?				
	ary of State		Line 4.4 of (Check one):			vith Priority Unsecured (				
	arety & Fir Dirksen P	nancial Resp kwy		Part 2:	Creditors w	vith Nonpriority Unsecur	red Claims			
	field, IL 62	,								
	ŕ		Last 4 digits of account number							
Part 4:	Add the A	Amounts for Each Type of U	nsecured Claim							
6. Total th	ne amounts o	f certain types of unsecured cla	ims. This information is for statistica	al reporting	purposes	only. 28 U.S.C. §159.	Add the amo	ounts for each		
type of	unsecured cl	iaim.								
	6a.	. Domestic support obligation	9	6a.	\$	Total Claim	00			
Т	otal	. Domociio cupport obligation	•	ou.	Ψ	0.1	00			
clai from Pa		. Taxes and certain other debt	s you owe the government	6b.	\$	0.4	00			
II OIII I a	6c.		injury while you were intoxicated	6c.	\$ ——	0.0	00			
	6d.	•	secured claims. Write that amount here		\$		00			
	6e.	. Total Priority. Add lines 6a thr	ough 6d.	6e.	\$	0.0	00			
	64	Student leans		C.f	•	Total Claim	00			
T	6f. otal	Student loans		6f.	\$	8,020.0	UU			
clai	ims									
from Pa	rt 2 6g.	<ul> <li>Obligations arising out of a s you did not report as priority</li> </ul>	separation agreement or divorce that claims	6g.	\$	0.0	00			
	6h.		paring plans, and other similar debts	6h.	\$	0.0	00			

6i.

Other. Add all other nonpriority unsecured claims. Write that amount

Entered 11/16/16 13:41:56 Desc Main Filed 11/16/16 Case 16-36519 Doc 1 Document

Page 28 of 57 Case number (if know) Debtor 1 Domonique Bennett

here.

Total Nonpriority. Add lines 6f through 6i.

20,803.00

		BOOM	111 1 11111 23 11 11		
Fill in this infor	mation to identify your	case:			
Debtor 1 Domonique Bennett					
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		NORTHERN DISTRICT	OF ILLINOIS		
Case number					
(if known)					

## Official Form 106G

## Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the er, Street, City, State and ZIP C	contract or lease	State what the contract or lease is for
2.1					
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.2					<u> </u>
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	City		State	ZIF Code	
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.4	,				
2.4	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.5			-		
2.0	Name				
	Number	Street			<u> </u>
	City		State	ZIP Code	<del>_</del>
	Jily		Ciaio	211 0000	

		Docume	ent Page 30 d	) <u> </u>	
Fill in this	information to identify your	case:			
Debtor 1	Domonique Benr	oott			
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	ng) First Name	Middle Name	Last Name		
United Stat	tes Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb (if known)	per				☐ Check if this is an
()					amended filing
					3
Official	Form 106H				
Sched	ule H: Your Cod	ehtors			12/15
Jenea	dic II. I dai dod	CDIOIS			12/13
	and case number (if known)	• •		as a codebtor.	
■ No					
☐ Yes					
	nin the last 8 years, have you a, California, Idaho, Louisiana				tes and territories include
■ No	Go to line 3.				
	. Did your spouse, former spo	use, or legal equivalent live	e with you at the time?		
	, <b>,</b>	, 9	, ,		
in line Form ′	2 again as a codebtor only	f that person is a guaran	tor or cosigner. Make	sure you have listed the ci	th you. List the person shown reditor on Schedule D (Official edule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		Column 2: The credito Check all schedules th	or to whom you owe the debt at apply:
3.1				☐ Schedule D. line	
	Name			□ Schedule E/F, line	
				☐ Schedule G, line _	
-	Number Chrost			_	
	Number Street City	State	ZIP Code		
	· 				
3.2	Name			Schedule D, line	
'	namo			☐ Schedule E/F, line	
				☐ Schedule G, line _	
	Number Street	State	7IP Code		

## Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 31 of 57

	in this information to identify the book of the book o	entity your ca								
Del	btor 2	momque	Definett				_			
	ouse, if filing)									
Uni	ited States Bankruptcy (	Court for the	NORTHERN DISTRIC	CT OF IL	LINOIS		-			
	se number nown)			-			_	neck if this is:		
`									ent showing	g postpetition chapter ollowing date:
0	fficial Form 10	<u>)61</u>						MM / DD/ Y	YYY	
S	chedule I: Yo	ur Inc	ome							12/1
spo atta	use. If you are separat	ed and you this form. (	are married and not filir r spouse is not filing w On the top of any additi	ith you,	do not include	inform	ation ab	out your spo	use. If mo	ore space is needed,
1.	Fill in your employm information.	ent		Debto	Debtor 1			Debtor 2	or non-fi	ling spouse
	If you have more than one job,	Employment status	■ Employed			☐ Emplo	yed			
	attach a separate pag information about add		Employment status	☐ Not employed		■ Not e	mployed			
	employers.		Occupation	Protective Service Officer						
	Include part-time, seaself-employed work.	sonal, or	Employer's name	Parag	gon Systems	<b>i</b>		_		
	Occupation may included or homemaker, if it ap		Employer's address		V Randolph S ago, IL 60606		0			
			How long employed t	here?	9 Years					
Par	rt 2: Give Details	About Mor	thly Income							
	mate monthly income use unless you are sepa		ate you file this form. If	you have	nothing to rep	ort for a	ny line, w	rite \$0 in the	space. Inc	clude your non-filing
	ou or your non-filing spou e space, attach a separa		ore than one employer, co this form.	ombine th	ne information f	or all en	nployers	for that perso	n on the lir	nes below. If you need
							For I	Debtor 1		otor 2 or ng spouse
2.			ry, and commissions (b calculate what the monthl			2.	\$	5,122.43	\$	0.00

+\$

0.00

5,122.43

0.00

0.00

Estimate and list monthly overtime pay.

Calculate gross Income. Add line 2 + line 3.

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 32 of 57

Debt	tor 1	Domonique Bennett	_	С	ase numbe	er (if known	) -				
					For Debte	or 1			Debtor		
	Сор	y line 4 here	4.		\$ 5	5,122.4	3	\$	-illing s	0.00	_
_						•	_				=
5.		all payroll deductions:	_		•			•			
	5a. 5b.	Tax, Medicare, and Social Security deductions  Mandatory contributions for retirement plans	5a. 5b.		\$ \$	636.59 0.00	_	\$_ \$		0.00	_
	5c.	Voluntary contributions for retirement plans	5c.		\$	109.4	_	\$ 		0.00	_
	5d.	Required repayments of retirement fund loans	5d.		\$	0.0	_	\$_		0.00	_
	5e.	Insurance	5e.		\$	67.9	_	\$_		0.00	_
	5f.	Domestic support obligations	5f.		\$	0.0	)	\$		0.00	_
	5g.	Union dues	5g.		\$	61.20	)	\$		0.00	_
	5h.	Other deductions. Specify:	5h.	.+	\$	0.0	) +	+ \$_		0.00	_
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	;	\$	875.14	_	\$		0.00	_
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	;	\$4	1,247.29	)	\$		0.00	-
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total	0-		•			Φ.			
	٥L	monthly net income.	8a.		\$	0.00		\$_		0.00	_
	8b. 8c.	Interest and dividends Family support payments that you, a non-filing spouse, or a dependent	8b.		\$	0.00	<u>)</u>	\$		0.00	_
		regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.		\$	0.00	)	\$		0.00	
	8d.	Unemployment compensation	8d.		\$	0.00		\$		0.00	
	8e.	Social Security	8e.		\$	0.0	)	\$		0.00	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8f.		\$	0.00	_	\$		0.00	_
	8g.	Pension or retirement income	8g. 8h.		\$ 	0.00	_	\$_ - \$		0.00	_
	8h.	Other monthly income. Specify:	_ OII.	.+	Φ	0.00	ַ '	`		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$		0.00	)	\$_		0.0	0
10.	Calc	culate monthly income. Add line 7 + line 9.	10.	\$	4,247	'.29 +	\$		0.00	= \$	4.247.29
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		_	.,		_			' -	.,
11.	11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives. Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J. Specify:  11. +\$ 0.00										
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies							12.	\$	
13.	Doy	you expect an increase or decrease within the year after you file this form	?							monthl	y income
		No.									
		Yes Explain:									1

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 33 of 57

						ı		
	in this informa	ition to identify yo	our case:					
Deb	tor 1	Domonique	Bennett				k if this is:	
Deb	tor 2						An amended filing A supplement shov	wing postpetition chapter
(Spo	ouse, if filing)						13 expenses as of	the following date:
Unit	ed States Bankr	ruptcy Court for the	: NORTH	ERN DISTRICT OF ILLIN	NOIS	_	MM / DD / YYYY	
	e numbe <b>r</b> nown)							
Of	fficial Fo	orm 106J				1		
		J: Your I	 Exper	ises				12/15
Be a	as complete a ormation. If m mber (if know	and accurate as lore space is ne n). Answer ever	possible eded, atta ry questio	. If two married people a ch another sheet to this				or supplying correct
Pari	Is this a joir	ribe Your House nt case?	noia					
	■ No. Go to	o line 2. es Debtor 2 live i	in a separ	ate household?				
	□и	0	•	al Form 106J-2, <i>Expense</i>	s for Separate House	ehold of Debt	or 2.	
2.	Do you have	e dependents?	□ No					
	Do not list D Debtor 2.		Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Child		16	Yes
								□ No □ Yes
								☐ Yes
								☐ Yes
							<u> </u>	□ No
								☐ Yes
3.		penses include f people other tl	han <b>I</b>	No				
		d your depende		Yes				
Par	f 2: Estim	ate Your Ongoi	na Month	ly Fynenses				
Est	imate your ex	cpenses as of yo	our bankr	uptcy filing date unless				apter 13 case to report f the form and fill in the
				government assistance cluded it on Schedule I:				
(Off	ficial Form 10	)6I.)				_	Your exp	enses
4.		or home owners		ses for your residence. or lot.	Include first mortgag	e 4. \$		1,021.00
	If not includ	led in line 4:						
	4a. Real e	estate taxes				4a. \$		0.00
	4b. Prope	rty, homeowner's	s, or renter	's insurance		4b. \$		0.00
				upkeep expenses		4c. \$		0.00
5		owner's associat		dominium dues <b>our residence</b> , such as h	ome equity loops	4d. \$ 5. \$		0.00
J.	AUGUICITAL	HULLIAUE DAVIIIE	anta IUI V(	zur realuellee, SUCH AS N	ance equity (OMI)S	O. D.		U UU

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 34 of 57

Domonique Bennett	Case numb	ber (if known)	
98:			
	6a.	\$	310.00
		· -	66.00
		·	420.00
		·	0.00
• • •		·	700.00
		·	
		·	50.00
		·	95.00
•			85.00
•	11.	\$	100.00
	12.	\$	250.00
		·	61.00
		·	0.00
	14.	Ψ	0.00
* ' *	15a.	\$	0.00
		·	0.00
		·	129.00
		·	
· · ·	13d.	Ψ	0.00
is Do not include taxes deducted from your pay of included in lines 4 of 20. fy:	16.	\$	0.00
Iment or lease payments:			
• •	17a.	\$	0.00
Car payments for Vehicle 2	17b.	\$	0.00
Other. Specify:	17c.	\$	0.00
Other. Specify:	17d.	\$	0.00
		\$	0.00
	. 10.	·	0.00
	10	Ψ	0.00
,		ur Income	
			0.00
		· -	0.00
		·	
		·	0.00
			0.00
			0.00
: Specify:	21.	+\$	0.00
late your monthly expenses			
Add lines 4 through 21.		\$	3,287.00
Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
		·	3,287.00
			0,207.00
late your monthly net income.		_	
		· -	4,247.29
Copy your monthly expenses from line 22c above.	23b.	-\$	3,287.00
Subtract your monthly expenses from your monthly income.			222 22
The result is your monthly net income.	23c.	\$	960.29
ample, do you expect to finish paying for your car loan within the year or do you expect you	ur mortgage r	payment to increase	or decrease because of
	ai mongago p	ajo to into odoo	
eation to the terms of your mortgage?	uo. tgago p		
	Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: and housekeeping supplies care and children's education costs ing, laundry, and dry cleaning inal care products and services rail and dental expenses portation. Include gas, maintenance, bus or train fare. tinclude care payments. tainment, clubs, recreation, newspapers, magazines, and books table contributions and religious donations ance. tinclude insurance deducted from your pay or included in lines 4 or 20. Life insurance Health insurance Other insurance. Specify: . Do not include taxes deducted from your pay or included in lines 4 or 20. y: Iment or lease payments: Car payments for Vehicle 1 Car payments for Vehicle 2 Other. Specify: Other. Specify: Other. Specify: Other. Specify: Other. Specify: Other. Specify: Other syncation alimony, maintenance, and support that you did not report a ted from your pay on line 5, Schedule 1, Your Income (Official Form 1061), payments of alimony, maintenance, and support that you did not report a ted from your pay on line 5, Schedule 1, Your Income (Official Form 1061), payments you make to support others who do not live with you. y: real property expenses not included in lines 4 or 5 of this form or on Sch Mortgages on other property Real estate taxes di lines 4 through 21. Property, homeowner's, or renter's insurance Maintenance, repair, and upkeep expenses Homeowner's association or condominium dues : Specify: late your monthly expenses did lines 4 through 21. Property line 12 (your combined monthly income) from Schedule 1. Copy line 22 (monthly expenses from line 22c above.  Subtract your monthly expenses from line 22c above.	Electricity, heat, natural gas Water, sewer, garbage collection Telephone, cell phone, Internet, satellite, and cable services Other. Specify: 6c. Other. Specify: 6d. and housekeeping supplies 7. 2are and children's education costs ing, laundry, and dry cleaning 9. nal care products and services 10. all and dental expenses 11. portation. Include gas, maintenance, bus or train fare. 11. Include car payments. 12. It include car payments. 13. Italian contributions and religious donations 14. 16. Italian contributions and religious donations 16. Italian insurance deducted from your pay or included in lines 4 or 20. 17. Life insurance 18. Italian contributions and religious donations 18. Italian contributions and religious donations 19. Italian insurance 19. Italia	Electricity, heat, natural gas Water, sewer, garbage collection Celephone, cell phone, Internet, satellite, and cable services Cother. Specify: Cother. Specify

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 35 of 57

Fill in this	s information to identify your	case:			
Debtor 1	Domonique Benn	nett			
	First Name	Middle Name	Last Name		
Debtor 2	ing) First Name	Middle Nome	Lost Nama		
(Spouse if, fili	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)					☐ Check if this is an
					amended filing
Official	Form 106Doo				
	Form 106Dec				
Decla	aration About a	ın Individual	Debtor's Sc	hedules	12/15
	Sign Below				
Did y	you pay or agree to pay some	one who is NOT an attor	rney to help you fill out b	ankruptcy forms?	
	No				
П	Yes. Name of person			Attach Bankru	ptcy Petition Preparer's Notice,
_					nd Signature (Official Form 119)
	r penalty of perjury, I declare hey are true and correct.	that I have read the sum	mary and schedules filed	d with this declaration	and
Y /s	s/ Domonique Bonnett		X		
	s/ Domonique Bennett Domonique Bennett		Signature of	Debtor 2	
	signature of Debtor 1		Oignatare of	_ 55.61 <u>_</u>	
ח	Date November 16, 2016		Date		
_	11010111301 10, 2010				

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 36 of 57

Fill ir	this inform	ation to identify you	r case:			
Debto		Domonique Ben				
		First Name	Middle Name	Last Name		
Debto (Spous	or 2 e if, filing)	First Name	Middle Name	Last Name		
Unite	d States Ban	kruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
_						
(if know	number				_	heck if this is an mended filing
Offi	cial For	m 107				
			Affairs for Indivi	duals Filing for B	ankruptcy	4/10
inforn	nation. If me er (if known	ore space is needed, ). Answer every que	attach a separate sheet to	this form. On the top of any	equally responsible for sup y additional pages, write you	
		current marital statu				
•	■ Married □ Not marr	ied				
2. C	Ouring the la	st 3 vears. have vou	lived anywhere other than	where you live now?		
	_	,,	,	, , , , , , , , , , , , , , , , , , , ,		
	■ No □ Yes. List	all of the places you I	ived in the last 3 years. Do n	ot include where you live now	ı.	
	Debtor 1 Pri	or Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there
					ity property state or territory	
•	■ No □ Yes. Mal	ke sure you fill out <i>Scl</i>	nedule H: Your Codebtors (C	official Form 106H).		
Part 2	2 Explain	n the Sources of You	r Income			
F	ill in the tota	l amount of income yo	u received from all jobs and	ng a business during this yeall businesses, including partive together, list it only once ur		ndar years?
	□ No					
	Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until I for bankruptcy:	■ Wages, commissions, bonuses, tips	\$51,224.39	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Case 16-36519 Page 37 of 57
Case number (if known) Document

Debtor 1 Domonique Bennett

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of inc Check all that a		Gross income (before deductions and exclusions)
	r last calen inuary 1 to	dar year: December	31, 2015 )	■ Wages, commissions, bonuses, tips	\$59,010.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$56,569.00	☐ Wages, combonuses, tips	missions,	
				☐ Operating a business		☐ Operating a	business	
5.	Include include and other winnings.  List each s	come regard public bene If you are fil	lless of whet fit payments; ing a joint ca the gross inc	the during this year or the two her that income is taxable. Exa pensions; rental income; inter se and you have income that y ome from each source separat	amples of other income are est; dividends; money colle you received together, list it	alimony; child supp cted from lawsuits; only once under De	royalties; an ebtor 1.	
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of inc Describe below		Gross income (before deductions and exclusions)
Pa	rt 3: List	Certain Pa	vments You	ı Made Before You Filed for I	Bankruptcv			
6.	□ No.	Neither De individual   During the   No.   Yes	ebtor 1 nor I primarily for a 90 days before Go to line 1 List below paid that control include to adjustmen	each creditor to whom you pai reditor. Do not include paymen payments to an attorney for th ton 4/01/19 and every 3 years	d you pay any creditor a tot d a total of \$6,425* or more tts for domestic support oblais bankruptcy case.	al of \$6,425* or mo	re? /ments and t illd support a	he total amount you and alimony. Also, do
	■ Yes.			or both have primarily consulore you filed for bankruptcy, did		al of \$600 or more?	ı	
		□ No. ■ Yes	include pay	7. each creditor to whom you paid yments for domestic support of r this bankruptcy case.				
	Creditor'	s Name and	d Address	Dates of payme	nt Total amount	Amount you still owe	Was this	payment for
	PO Box	otcy/Reco	-	Last 3 months		\$133,349.92		-

☐ Other\_\_

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main

Page 38 of 57
Case number (if known) Document Debtor 1 Domonique Bennett

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason	Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?  Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.						
8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of insider? Include payments on debts guaranteed or cosigned by an insider.  No Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason							
insider? Include payments on debts guaranteed or cosigned by an insider.  ■ No □ Yes. List all payments to an insider Insider's Name and Address Dates of payment Total amount Amount you Reason	n for this payment						
<ul> <li>☐ Yes. List all payments to an insider</li> <li>Insider's Name and Address</li> <li>Dates of payment</li> <li>Total amount</li> <li>Amount you</li> <li>Reason</li> </ul>	f a debt that benefited an						
Insider's Name and Address Dates of payment Total amount Amount you Reason							
	n for this payment e creditor's name						
Part 4: Identify Legal Actions, Repossessions, and Foreclosures							
<ul> <li>Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative production in the laws of the acceptance of the a</li></ul>	upport or custody						
Case title Nature of the case Court or agency Status of Case number	of the case						
<ul> <li>10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached that apply and fill in the details below.</li> <li>No. Go to line 11.</li> <li>Yes. Fill in the information below.</li> </ul>							
Creditor Name and Address Describe the Property Date	Value of the property						
Explain what happened	property						
<ul> <li>11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off a accounts or refuse to make a payment because you owed a debt?</li> <li>■ No</li> <li>□ Yes. Fill in the details.</li> </ul>	any amounts from your						
Creditor Name and Address Describe the action the creditor took Date action wat taken	as Amount						
<ul> <li>12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the locurt-appointed receiver, a custodian, or another official?</li> <li>■ No</li> <li>□ Yes</li> </ul>	benefit of creditors, a						
Part 5: List Certain Gifts and Contributions							
<ul> <li>13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per personal No</li> <li>☐ Yes. Fill in the details for each gift.</li> </ul>	rson?						
Gifts with a total value of more than \$600 Describe the gifts Dates you gave the gifts	ve Value						
Person to Whom You Gave the Gift and Address:							

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 39 of 57

Debtor 1 Domonique Bennett Case number (if known)

<ul> <li>14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to</li> <li>■ No</li> <li>□ Yes. Fill in the details for each gift or contribution.</li> </ul>							
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value		
Par	t 6: List Certain Losses						
15.	Within 1 year before you filed for bankrup or gambling?  No Yes. Fill in the details.	ptcy (	or since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other disaster,		
	Describe the property you lost and how the loss occurred	Inclu	cribe any insurance coverage for the loss de the amount that insurance has paid. List pending rance claims on line 33 of Schedule A/B: Property.	Date of your loss	Value of property lost		
Par	t 7: List Certain Payments or Transfers	6					
16.	consulted about seeking bankruptcy or p	orepa	did you or anyone else acting on your behalf pay or iring a bankruptcy petition? ers, or credit counseling agencies for services require		erty to anyone you		
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	'ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
	Gleason & Gleason 77 W Washington, Ste 1218 Chicago, IL 60602 http://chilawyers.com		Filing Fee \$0 Attorney Fees:	2016	\$0.00		
	Summit Financial Education Inc 4800 E Flower St Tucson, AZ 85712 http://summitfe.org			2016	\$9.95		
17.	Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?  Do not include any payment or transfer that you listed on line 16.  No Yes, Fill in the details.						
	Person Who Was Paid Address		Description and value of any property transferred	Date payment or transfer was made	Amount of payment		

Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Case 16-36519 Page 40 of 57
Case number (if known) Document

Debtor 1 **Domonique Bennett** 

<ul> <li>Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than prop transferred in the ordinary course of your business or financial affairs?</li> <li>Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Description include gifts and transfers that you have already listed on this statement.</li> <li>No</li> <li>Yes. Fill in the details.</li> </ul>						
	Person Who Received Transfer Address	Description and very property transfer		payme	be any property or nts received or debts exchange	Date transfer was made
	Person's relationship to you					
19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of beneficiary? (These are often called asset-protection devices.)  No  Yes. Fill in the details.					
	Name of trust	Description and	alue of the prop	perty transf	erred	Date Transfer was
		·	· ·			made
	List of Certain Financial Accounts, Inst		·			ur bonofit alacad
∠0.	Within 1 year before you filed for bankruptcy, sold, moved, or transferred? Include checking, savings, money market, or houses, pension funds, cooperatives, associated to the cooperative of the cooperati	other financial accou	nts; certificates	of deposit;		,
	No  Yes. Fill in the details.	ations, and other final	iciai ilistitutions			
		act 4 digits of	Type of second	int or	Data account was	Loot bolonge
		Last 4 digits of account number	Type of accou instrument		Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have within 1 ye cash, or other valuables?  No Yes. Fill in the details.	ar before you filed for	r bankruptcy, an	y safe depo	osit box or other deposit	ory for securities,
	Name of Financial Institution	Who also had so	oos to it?	Dogariba ti	he contents	Do you still
	Address (Number, Street, City, State and ZIP Code)	Who else had acc Address (Number, S State and ZIP Code)		Describe ti	ne contents	Do you still have it?
22.	Have you stored property in a storage unit or  No	place other than you	home within 1	year before	you filed for bankruptcy	?
	Yes. Fill in the details.					
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or l to it? Address (Number, S State and ZIP Code)		Describe to	he contents	Do you still have it?
Par	rt 9: Identify Property You Hold or Control fo	or Someone Else				
23.			ude any propert	y you borro	owed from, are storing fo	r, or hold in trust
	■ No					
	Yes. Fill in the details.					
	Owner's Name Address (Number, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe t	he property	Value
Par	rt 10: Give Details About Environmental Infor	mation				
For	the purpose of Part 10, the following definition	ns apply:				
	Environmental law means any federal, state,	or local statute or reg	ulation concerni	ing pollutio	on, contamination, releas	es of hazardous or

Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

page 5

Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Page 41 of 57
Case number (if known) Document

Debtor 1 **Domonique Bennett** 

> toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.

- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance,

	IIdZ	ardous material, polititant, contaminant,	or similar term.					
Rep	Report all notices, releases, and proceedings that you know about, regardless of when they occurred.							
24.	4. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
		No						
		Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and ZIP Code)		Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
25.	Hav	e you notified any governmental unit of	any release of hazardous material?					
		No Yes. Fill in the details.						
		me of site dress (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	d	Environmental law, if you know it	Date of notice		
26.	Hav	e you been a party in any judicial or adn	ninistrative proceeding under any envi	ronr	mental law? Include settlements a	nd orders.		
		No						
		Yes. Fill in the details.						
	Case Title		Court or agency	Nat	ture of the case	Status of the		
	Cas	se Number	Name Address (Number, Street, City, State and ZIP Code)			case		
Par	t 11:	Give Details About Your Business or	Connections to Any Business					
27.	With	nin 4 years before you filed for bankrupt	cy, did you own a business or have an	y of	the following connections to any	business?		
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
		☐ A partner in a partnership						
		☐ An officer, director, or managing exe	ecutive of a corporation					
		☐ An owner of at least 5% of the voting	g or equity securities of a corporation					
		No. None of the above applies. Go to P	Part 12.					
		Yes. Check all that apply above and fill	in the details below for each business	S.				
		siness Name dress	Describe the nature of the business		Employer Identification number			
		nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		Do not include Social Security number or ITIN.			
28.		nin 2 years before you filed for bankrupt itutions, creditors, or other parties.	cy, did you give a financial statement t	to ar	Dates business existed nyone about your business? Inclu	de all financial		
		No						
		Yes. Fill in the details below.						
		ne dress nber, Street, City, State and ZIP Code)	Date Issued					

Part 12: Sign Below

I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers Statement of Financial Affairs for Individuals Filing for Bankruptcy Official Form 107 page 6

Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Case 16-36519 Page 42 of 57
Case number (if known) Document

Debtor 1 Domonique Bennett

are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

/s/ Domonique	e Bennett		
Domonique Bennett		Signature of Debtor 2	
Signature of De	ebtor 1		
Date Novem	ber 16, 2016	Date	
Did you attach a	additional pages to Your	Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)	?
No			
□ Yes			
Did you pay or a	igree to pay someone wh	o is not an attorney to help you fill out bankruptcy forms?	
No			
☐ Yes. Name of	Person . Attach the	Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

# The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:		Liquidation	
\$24	5	filing fee	
\$7	'5	administrative fee	
+ \$1	5	trustee surcharge	
\$33	85	total fee	

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee \$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

# Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html</a>#procedure.

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html

In Alabama and North Carolina, go to: <a href="http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit">http://www.uscourts.gov/FederalCourts/Bankruptcy/Bankruptcy/BankruptcyResources/ApprovedCredit</a>
AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 47 of 57

B2030 (Form 2030) (12/15)

# **United States Bankruptcy Court**Northern District of Illinois

In r	e Domonique Bennett		Case No.		
	·	Debtor(s)	Chapter	13	
	DISCLOSURE OF COMP	ENSATION OF ATTOR	NEY FOR DE	EBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 20 compensation paid to me within one year before the f be rendered on behalf of the debtor(s) in contemplation	iling of the petition in bankruptcy, o	r agreed to be paid	to me, for services	
	For legal services, I have agreed to accept		\$	4,000.00	
	Prior to the filing of this statement I have received			350.00	
			_	3,650.00	
2.	\$ of the filing fee has been paid.				
3.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	■ I have not agreed to share the above-disclosed co	mpensation with any other person u	nless they are mem	bers and associates	of my law firm.
	☐ I have agreed to share the above-disclosed competed copy of the agreement, together with a list of the	ensation with a person or persons wh names of the people sharing in the c	no are not members compensation is atta	or associates of my ched.	law firm. A
6.	In return for the above-disclosed fee, I have agreed to	o render legal service for all aspects	of the bankruptcy c	ase, including:	
	<ul><li>a. Analysis of the debtor's financial situation, and ref</li><li>b. Preparation and filing of any petition, schedules, s</li><li>c. Representation of the debtor at the meeting of creed</li><li>d. [Other provisions as needed]</li></ul>	statement of affairs and plan which r	nay be required;	-	kruptcy;
7.	By agreement with the debtor(s), the above-disclosed	fee does not include the following s	service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of bankruptcy proceeding.	any agreement or arrangement for p	payment to me for re	epresentation of the	debtor(s) in
	November 16, 2016	/s/ Julie Gleason			
_	Date	Julie Gleason 6273			
		Signature of Attorney			
		Gleason & Gleason 77 W Washington,			
		Chicago, IL 60602			
		(312) 578-9530 Fa		1	
		troy@chicagobk.c	om		
		rame oj iaw jirm			

ADT PO Box 371490 Pittsburgh, PA 15250

Arnold Scott Harris 111 W. Jackson Ste 400 Chicago, IL 60604

Bank of America PO Box 15168 Wilmington, DE 19850

Check N Go 5160 S Pulaski Chicago, IL 60632

City of Chicago Attn: Bankruptcy/Parking tickets 121 N LaSalle BSMT 107 Chicago, IL 60602

Cook County Hospital 25706 Network Pl Chicago, IL 60673

Dept Of Education/neln 3015 Parker Rd Aurora, CO 80014

First Premier Bank 601 S Minnesota Ave Sioux Falls, SD 57104

Gm Financial Po Box 181145 Arlington, TX 76096

Governors State University University Accounting Service 1 University Pkwy University Park, IL 60484 Illinois Dept of Employment Securit Bankruptcy Unit Collection Subdivis 33 S State St 10th Floor Chicago, IL 60603

Illinois Tollway Authority Attn: Legal Dept 2700 Ogden Ave. Downers Grove, IL 60515

Mercy Hospital & Medical Center 2525 S Michigan Ave Chicago, IL 60616

Merrick Bank Po Box 9201 Old Bethpage, NY 11804

Nelnet Lns Po Box 1649 Denver, CO 80201

Northwest Collectors 3601 Algonquin Rd Ste 23 Rolling Meadows, IL 60008

Professional Account Mgmt Attn: Bankruptcy PO Box 391 Milwaukee, WI 53201

Secretary of State Attn: Safety & Financial Resp 2701 S Dirksen Pkwy Springfield, IL 62723

University of Illinois Medical Ctr Patient Accounts PO Box 12199 Chicago, IL 60612

US Bank Bankruptcy/Recovery PO Box 5229 Cincinnati, OH 45201

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 50 of 57

Village of Lombard 255 E Wilson AVe Lombard, IL 60148

West Suburban Medical Center PO Box 830913 Birmingham, AL 35283-0913

# Case 16-36519 Doc 1 Filed 11/16/16 Entered 11/16/16 13:41:56 Desc Main Document Page 51 of 57

# United States Bankruptcy Court Northern District of Illinois

In re	Domonique Bennett		Case No.	
		Debtor(s)	Chapter 13	
	VER	IFICATION OF CREDITOR MA	ΓRIX	
		Number of Ci	reditors:	22
	The above-named Debtor(s) he (our) knowledge.	ereby verifies that the list of creditor	s is true and correct to the	ne best of my
Date:	November 16, 2016	/s/ Domonique Bennett  Domonique Bennett  Signature of Debtor		

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

# RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtor and the attorney that conflicts with this agreement is void.

### A. BEFORE THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.

- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

## B. AFTER THE CASE IS FILED

### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any charge in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce).
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor, in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7 Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9 Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 1/1. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 1/2. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

# C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2/If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
  - ■The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
  - (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

    Petition preparation
  - (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
  - (c) The retainer is a flat fee for the services to be rendered during the Chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the Chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

### E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank.]

## F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00.
- 2. In addition, the debtor will pay the filing fee required in the case and other expenses of \$310.00.
- 3. Before signing this agreement, the attorney has received, \$350.00 toward the flat fee, leaving a balance due of \$3,650.00; and \$23.00 for expenses, leaving a balance due for the filing fee of \$310.00.
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: November 9, 2016

Signed:

Domonique Bennett

Julie Gleason \$27353

Attorney for the Debtor(s)

Debtor(s)

Do not sign this agreement if the amounts are blank.

Local Bankruptcy Form 23c